

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on January 13, 2015.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael Billie
155 Blue Jay St
Prince George, VA 23875

Peggy Lynn Billie
155 Blue Jay St
Prince George, VA 23875

Case Number: 15-30152-KRH
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID (ITIN)
No(s)/Complete EIN:
xxx-xx-5380
xxx-xx-6511

Attorney for Debtor(s) (name and address):

Susan G. Andrews
Cravens & Noll, P.C.
9011 Arboretum Pkwy
Suite 200
Richmond, VA 23236
Telephone number: (804) 330-9220

Bankruptcy Trustee (name and address):

Roy M. Terry Jr.
Sands Anderson PC
P.O. Box 2188
Richmond, VA 23218-2188
Telephone number: (804) 648-1636

Meeting of Creditors:

Date: **February 9, 2015**

Time: **11:00 AM**

Location: **Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:
April 10, 2015

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Address of the Bankruptcy Clerk's Office:

701 East Broad Street
Richmond, VA 23219

For the Court:

Clerk of the Bankruptcy Court:
William C. Redden

MeVCIS 24-hour case information:

Toll Free 1-866-222-8029

Date: January 14, 2015

EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Richmond. See address on front side of this notice.
— — Refer to Other Side for Important Deadlines and Notices — —	
<p>LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p>PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS: Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://ebn.uscourts.gov or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p>	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Michael Billie
 Peggy Lynn Billie
 Debtors

Case No. 15-30152-KRH
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: seawardt
 Form ID: B9A

Page 1 of 2
 Total Noticed: 32

Date Rcvd: Jan 14, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 16, 2015.

db/jdb +Michael Billie, Peggy Lynn Billie, 155 Blue Jay St, Prince George, VA 23875-3450
 12712414 +Cba Collection Bureau, Po Box 5013, Hayward, CA 94540-5013
 12712418 +Eastern Account System INC., Attn: Bankruptcy Dept., Po Box 837, Newtown, CT 06470-0837
 12712420 ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690
 (address filed with court: Focus Recovery Solutions, Attn: Bankruptcy,
 9701 Metropolitan Court Ste B, Richmond, VA 23236-0000)
 12712421 +Fredericksburg Credit Bureau, 10506 Wakeman Dr, Fredericksburg, VA 22407-8040
 12712422 +Henrico Federal Credit Union, 9401 West Broad Street, Henrico, VA 23294-5331
 12712423 +Horizon Fin, 8585 Broadway #88, Merrillville, IN 46410-7064
 12712425 +Lisa Ann Hankins, 155 Blue Jay Street, Prince George, VA 23875-3450
 12712428 +Natl Fitness, 1645 E Hwy 193, Layton, UT 84040-8525
 12712431 +Pfs, Po Box 811, Spartanburg, SC 29304-0811
 12712432 +Pine Ridge Mobile Home Park, 400 Swift Street, Prince George, VA 23875-3433
 12712437 +Snap On Crdt, 1125 Tri-State Par Suite 700, Attn: Bankruptcy Dept, Gurnee, IL 60031-9177
 12712436 +Snap On Crdt, Attn: Bankruptcy, 950 Technology Way Suite 301,
 Libertyville, IL 60048-5339
 12712439 +United Consumer Financial Services, 865 Bassett Rd, Westlake, OH 44145-1194
 12712440 +Unknown, 10506 Wakeman Dr, Fredericksburg, VA 22407-8040

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: sandrews@cravensnoll.com Jan 15 2015 02:35:17 Susan G. Andrews,
 Cravens & Noll, P.C., 9011 Arboretum Pkwy, Suite 200, Richmond, VA 23236
 tr EDI: QRMTERRY.COM Jan 15 2015 02:18:00 Roy M. Terry, Jr., Sands Anderson PC,
 P.O. Box 2188, Richmond, VA 23218-2188
 12712412 +EDI: ALLIANCEONE.COM Jan 15 2015 02:18:00 Allianceone, 1684 Woodlands Dr Ste 15,
 Maumee, OH 43537-4093
 12712413 +E-mail/Text: coafinternalbkteam@capitaloneauto.com Jan 15 2015 02:36:45
 Capital One Auto Finance, 3905 N Dallas Pkwy, Plano, TX 75093-7892
 12712415 +E-mail/Text: operator@maxprofitsys.com Jan 15 2015 02:36:04 Charlottesville Bureau,
 3690 Dobleann Dr, Charlottesville, VA 22911-9088
 12712416 +E-mail/Text: CSIREQ@CREDITSYSTEMSINTL.COM Jan 15 2015 02:36:39 Credit Systems Intl In,
 1277 Country Club Ln, Fort Worth, TX 76112-2304
 12712417 +EDI: DVTM.COM Jan 15 2015 02:18:00 Dt Credit Co, Attention: Bankruptcy Department,
 Po Box 29018, Phoenix, AZ 85038-9018
 12712419 +EDI: AMINFOFP.COM Jan 15 2015 02:18:00 First Premier Bank, 601 S Minnesota Ave,
 Sioux Falls, SD 57104-4868
 12712424 +EDI: IIC9.COM Jan 15 2015 02:18:00 IC System, Attn: Bankruptcy,
 444 Highway 96 East; Po Box 64378, St. Paul, MN 55164-0378
 12712426 +EDI: RESURGENT.COM Jan 15 2015 02:18:00 Lvnv Funding Llc, Po Box 10497,
 Greenville, SC 29603-0497
 12712427 +EDI: MID8.COM Jan 15 2015 02:18:00 Midland Funding, 8875 Aero Dr Ste 200,
 San Diego, CA 92123-2255
 12712429 +E-mail/Text: bankruptcydepartment@ncogroup.com Jan 15 2015 02:36:16 Nco Fin/38,
 2360 Campbell Crk Ste 50, Richardson, TX 75082-4452
 12712433 EDI: PRA.COM Jan 15 2015 02:18:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067,
 Norfolk, VA 23541-0000
 12712430 +E-mail/Text: mmrgbk@miramedrg.com Jan 15 2015 02:36:09 Pellettieri, 991 Oak Creek Dr,
 Lombard, IL 60148-6408
 12712434 +E-mail/Text: colleen.atkinson@rmscollect.com Jan 15 2015 02:36:42 Receivable Management,
 7206 Hull Street Rd Ste, North Chesterfield, VA 23235-5826
 12712435 +EDI: PHINRJMA.COM Jan 15 2015 02:18:00 Rjm Acq Llc, 575 Underhill Blvd., Suite 224,
 Syosset, NY 11791-3416
 12712441 +EDI: AFNIVERIZONE.COM Jan 15 2015 02:18:00 Verizon, 500 Technology Dr Ste 30,
 Weldon Spring, MO 63304-2225

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12712438 Springfield Apartments

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0422-7

User: sewardt
Form ID: B9A

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Total Noticed: 32

Date Rcvd: Jan 14, 2015

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 16, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 14, 2015 at the address(es) listed below:

Roy M. Terry, Jr. rterry@sandsanderson.com, gcross@sandsanderson.com;rterry@ecf.epiqsystems.com
Susan G. Andrews on behalf of Debtor Michael Billie sandrews@cravensnoll.com,
astanley@cravensnoll.com;cravensbank@aol.com;tdzen@cravensnoll.com
Susan G. Andrews on behalf of Joint Debtor Peggy Lynn Billie sandrews@cravensnoll.com,
astanley@cravensnoll.com;cravensbank@aol.com;tdzen@cravensnoll.com

TOTAL: 3